

**Howard County Health Department**  
**Public Health Nursing**  
**120 E. Mulberry, Room 206**  
**Kokomo, IN 46901**

March 29, 2011

Dear Clients, Parents and Guardians

In the last few weeks, all Health Departments in Indiana were notified of changes in the publicly funded, federal Vaccines for Children program (VFC). To continue our participation in the VFC program, which supplies all of the childhood immunizations we currently provide, the health department is required to comply with these changes. The new requirements closely examine health insurance programs that provide vaccine coverage. The intention is NOT to leave children without the protection that vaccines provide, but rather to distribute vaccine costs to insurance policies that include vaccine coverage. This sharing of costs will allow limited public dollars to be stretched to provide vaccines to children throughout Howard County and Indiana.

Under **currently** defined VFC eligibility, we **now** immunize children who have:

- Any form of **Medicaid**
- No health insurance (the **uninsured**)
- Private (commercial) health insurance but because of a number of factors are considered **underinsured**. **Currently** we classify children as underinsured if a child's private health insurance has no vaccine coverage, has limited coverage, if the insurance has a high deductible to be met, there is a co-pay or coverage is percentage based (such as 80/20, 70/30 etc).

Beginning July 1st, the program definition for underinsured will be clearly defined and some children with health insurance will no longer be considered as "underinsured." **This means the VFC program changes will affect some children who have private (commercial) health insurance. Parents/guardians must contact their private insurance provider to determine what the terms and provisions of their policy are in regards to vaccines.**

**Questions the parents need to ask their insurance provider:**

1. What vaccines if any does my child's policy cover? All vaccines, only specific vaccines or no vaccines at all
2. Is there a yearly dollar limit (cap) for vaccine coverage? For example: My insurance only pays up to \$300 for vaccines each year.
3. Is there a co-pay? For example: I pay \$20 dollars and my insurance pays the rest of the bill
4. Is there a deductible? For example: My policy requires that I pay the first \$2,500 dollars each year (out of pocket) and after that the insurance will kick in and start to pay.
5. Is the policy percentage based? For example: do I pay 20% of the cost and my insurance pays 80% (or other percentages such as 85/15, 70/30 etc...)

The answers to these questions will determine the child's VFC eligibility on July 1st, 2011 when the changes go into effect.

**Based on the answers you receive from you private insurance your child will be classified as "underinsured" or "fully insured. "**

**The child will still be considered “underinsured”, if the child’s private health insurance:**

- **does not include** any vaccine **coverage or**
- **specific vaccines are not covered** under the policy **or**
- they have a **yearly dollar cap in vaccine coverage** and that cap has been met and exceeded

**These children may continue to receive vaccines at the Health Department on or after July 1<sup>st</sup>.**

The child will **no longer be considered “underinsured”,** if the child’s private health insurance **has vaccine coverage; even if,** the policy:

- requires a **deductible** be met first **or**
- there is a **co-pay** required **or**
- there is **percentage** based coverage (such as 80/20, 70/30 etc).

**These children will be considered “fully insured” and therefore no longer be able to receive vaccines through the VFC program at any Health Department in Indiana including Howard County beginning July 1<sup>st</sup>, 2011.**

**There will be no changes in eligibility for children who have any form of Medicaid or who have no health insurance (uninsured). These children will continue to receive vaccines at the Health Department under the VFC program as they have in the past.**

Each child’s eligibility for vaccines through the Vaccine for Children program will be assessed when immunization appointments are made and again at the time of the visit. We ask that you please bear with us as this transition in eligibility takes place. If you have any questions, please speak with your nurse during your appointment today or call the Health Department, Public Health Nursing at 765 456-2408 (press “1” for nursing) after you have determined your insurance coverage.

Thank you for your patience and understanding,

Don Zent M.D., Health Officer

Kent Weaver, Administrator

Kathy Oldaker APRN, Clinical Nursing Supervisor